OPAP WP6
APR 25 2011
PATENT & TRADEMARK OFFICE

Final Trac, LLC

"Revolutionizing Release Tracking!"

56 Arbor Street – Suite 105
Hartford, Connecticut 06106
Phone 860-236-8886 Facsimile 860-882-0822

April 19, 2011

United States Patent and Trademark Office
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Alexandria, VA 22313

United States Patent and Trademark Office
Janice A. Mooneyham
Supervisory Patent Examiner Art Unit 3689
P.O. Box 1450
Alexandria, VA 22313

RE: Application Number 10/630,532 Applicant Daniel R. Morris

We are writing this letter and respectfully request that you consider the information contained herein as further support of the rejection to the aforementioned patent application 10/630,532 submitted by Daniel R. Morris.

With respect to the Declaration Under 37 CFR 1.132 (hereinafter "Declaration") which was filed on behalf of Mr. Morris, we vehemently refute item #10, which states "***Until the reQuire system, there was no system to track and report on the payoff lenders' performance of their duty to release paid liens . . .*** ". In fact, there were several release tracking companies that have been in existence prior to ReQuire's formation in 2002. Not only have these companies been proactive in the business of lien release tracking and of lender's requirements to record release documents in a timely fashion, they have had systems that were in place to track and report on the payoff lender's performance. (See http://www.caticaccess.com/prospects/CATICTrac.pdf a copy of which is attached as Schedule C, http://www.cticct.com/services_castletrack.asp, a copy of which is attached as Schedule G, https://www.smsfastrax.com/default.asp a copy of which is attached as Schedule I, and http://pirecontracking.com/Tracking.html a copy of which is attached as Schedule O) Furthermore, Mr. Morris's claim of "***No system was available to landowners, title insurance underwriters insuring the subject property . . .*** " is completely untrue since three title insurance underwriters forged the way for release tracking prior to Mr. Morris opening ReQuire in 2002 (See http://www.caticaccess.com/prospects/CATICTrac.pdf a copy of which is attached as Schedule C, http://www.cticct.com/services_castletrack.asp, a copy

of which is attached as Schedule G, and https://www.smsfastrax.com/default.asp a copy of which is attached as Schedule I)

With respect to item # 24 of the Declaration, this statement is mere speculation on Mr. Morris's part. Every major settlement agent company in the country DOES NOT use ReQuire.

With respect to item #25 through #32 of the Declaration, ReQuire was NOT the first internet-based automated title release tracking company with all of the recited capabilities as set forth in the aforementioned paragraphs. (See http://www.caticaccess.com/prospects/CATICTrac.pdf a copy of which is attached as Schedule C, http://www.cticct.com/services_castletrack.asp, a copy of which is attached as Schedule G, https://www.smsfastrax.com/default.asp a copy of which is attached as Schedule I, and http://pirecontracking.com/Tracking.html a copy of which is attached as Schedule O).

With respect to item #34 of the Declaration 8 other companies recited in this letter, 4 of which were started prior to ReQuire's existence, including the company **Nationwide Title Clearing** which was mentioned as Exhibit F in said Declaration. Per their website, Nationwide Title Clearing was founded in 1991 (See See http://www.nwtc.com/about/about_us.html and http://www.nwtc.com/services/ReleaseLINK.html?SI=6_3 copies of which are attached hereto as Schedule P and Schedule Q respectively).

With respect to item #35 of the Declaration, we believe that Mr. Morris's estimation is grossly overstated. It is our belief that First American SMS Fastrax by itself, services more than 10% of the marketshare.

As stated in Brief on Appeal dated January 27, 2011, Section V. Summary of Claimed Subject Matter A. Background. This description is accurate and true however, Mr. Morris did not invent this system and in fact the following named companies which existed both before and after Mr. Morris' claim have established a release tracking system and presently utilize such a system to track and report liens, along with preparing documents.

LIEN RELEASE COMPANIES OPERATING AND DOING BUSINESS IN THE USA

Connecticut Attorneys Title Insurance Company (CATIC) was founded in 1965 (See http://www.caticaccess.com/prospects/prospects.html a copy of which is attached hereto as Schedule A). This title insurance company which operates in Connecticut, Massachusetts, Rhode Island, Vermont, Maine and New Hampshire (See http://www.caticaccess.com/caticaccess.asp a copy of which is attached hereto as Schedule B) has been operating such a system that Mr. Morris claims to have invented since 1999. CATIC currently has an internet based release tracking system which performs the same/similar operations as the one Mr. Morris claims as his invention and is in operation (See http://www.caticaccess.com/prospects/CATICTrac.pdf and http://www.caticaccess.com/prospects/products.htm copies of which are attached hereto as Schedule C and Schedule D respectively).

Chicago Title Insurance Company was founded in 1847 (See https://www.ctic.com/ a copy of which is attached hereto as Schedule F). This national title insurance company has been operating such a system that Mr. Morris claims to have invented since 2000. Chicago Title Insurance Company currently has an internet based release tracking system which performs the same/similar operations as the one Mr. Morris claims as his invention and is in operation. (See http://www.cticct.com/services_castletrack.asp a copy of which is attached hereto as Schedule G).

First American SMS Fastrax has been in existence since 1974 (See https://www.smsfastrax.com/AboutSMS.asp a copy of which is attached as Schedule H hereto). This national title insurance company has been operating such a system that Mr. Morris claims to have invented since 2000 . First American SMS Fastrax currently has an internet based release tracking system which performs the same/similar operations as the one Mr. Morris claims as his invention and is in operation. (See https://www.smsfastrax.com/default.asp a copy of which is attached hereto as Schedule I)

Property Insight was founded in 2000 (See http://pirecontracking.com/aboutus.html a copy of which is attached hereto as Schedule N). This national title services company has been operating such a system that Mr. Morris claims to have invented since 2000. Property Insight currently has an internet based release tracking system which performs the same/similar operation as the one Mr. Morris claims as his invention and is in operation. (See http://pirecontracking.com/Tracking.html a copy of which is attached hereto as Schedule O).

Final Trac, LLC was founded in 2006 (See http://finaltrac.com/pages/about-us.php a copy of which is attached as Schedule R). This national release tracking company has been operating such a system that Mr. Morris claims to have invented since 2006. Final Trac, LLC currently has an internet based release tracking system which performs same/similar operations as the one Mr. Morris claims as his invention and is in operation (See http://finaltrac.com/ and http://finaltrac.com/pages/services/settlement-release-tracking.php and http://finaltrac.com/pages/settlement-tracking-online-form.php copies of which are attached hereto as Schedule S, Schedule T and Schedule U respectively).

Fidelity National Title was founded in 1848 (See https://www.fntic.com/about_us.asp a copy of which is attached hereto as Schedule V). This national title insurance company which opened its release tracking program in 2003, has been operating such a system that Mr. Morris claims to have invented since 2010. Fidelity National Title currently has an internet based release tracking system which performs the same/similar operations as the one Mr. Morris claims as his invention and is in operation. (See http://www.fidelityrt.com/Report_root/pages/home/home.aspx?ReturnUrl=%2fReport_root%2fdefault.aspx and http://www.fidelityrt.com/pages/services/services.html copies of which are attached hereto as Schedule W and Schedule X respectively).

Reconveyance, Inc. was founded in 2008 (See http://egov.sos.state.or.us/br/pkg_web_name_srch_inq.show_detl?p_be_rsn=1309968&p_srce=BR_INQ&p_print=FALSE a copy of which is attached hereto as Schedule Y). This Oregon based release (reconveyance) tracking company has been operating such a system that Mr. Morris

claims to have invented since 2008. Reconveyance, Inc. currently has an internet based release tracking system which performs the same/similar operation as the one Mr. Morris claims as his invention and is in operation. (See http://www.reconveyanceinc.com/services.html a copy of which is attached hereto as Schedule Z). It is important to note that Reconveyance, Inc. was formed by merging two previous companies that also were the pioneers who forged the way into what we now call release/reconveyance tracking. These two companies, "The Post Closing Department" and "Cobine Consulting & Associates" were formed in October 2001, well before ReQuire was established. When these two companies were formed, their direct competitor was "Reconveyance Services, Inc." which was formed and established through the Washington Secretary of State in 1998.

All of the entities set forth above respectfully request that the application of Daniel R. Morris for a patent continue to be denied for the reasons herein. If there is any further information that you would like from any of the recited companies, please feel free to contact me.

Respectfully,

Linda J. H. Aparo
Owner

Enclosures

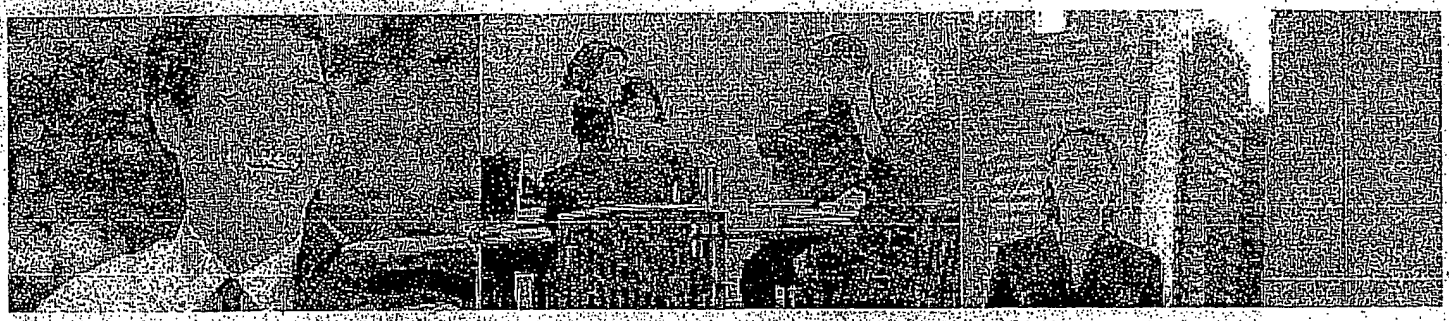
cc via email: Steve McAdams – First American SMS Fastrax
Alfred Garofolo, Esq. – First American Title Insurance Company
Keith McNamara – CATIC
Edmond Browne, Esq. - CATIC
Denise Zinolli – Chicago Title Insurance Company
Philip Fanning, Esq. – Chicago Title Insurance Company
Thomas Covill, Esq. – Chicago Title Insurance Company
Edward Rosenblatt, Esq. – Fidelity National Title
Amy Cobine – Reconveyance Inc. & Property Insights

SCHEDULE A

CATIC
access to success

Your Access to Success

www.CaticAccess.com



Products & Services | Financial/Rating Information | What Agents Say About Us

States Where We Do Business | Agency Requirements

About CATIC®

Founded in 1965, CATIC modeled itself after a title insurance company that was created following the end of World War II. This company believed that having attorneys involved in real estate transactions provided the highest value to homebuyers. These title insurance companies became known as Bar-Related®.

CATIC's Bar-Related philosophy incorporates two basic tenets. First, be a solid source of title insurance to attorneys for the benefit of their clients through the operation of a fiscally sound company. Second, use a portion of the company's profits to promote the role of attorneys in real estate transactions; to provide services to the real property bar; and to work to improve real property law throughout New England.

Today, CATIC is the largest Bar-Related title insurance company in the nation and enjoys a strong financial rating of A-*. What makes this rating remarkable is that it is consistent with the largest title insurance companies. That means, with CATIC, you get the strength of a national underwriter with the focus, attention and dedication of a regional underwriter.

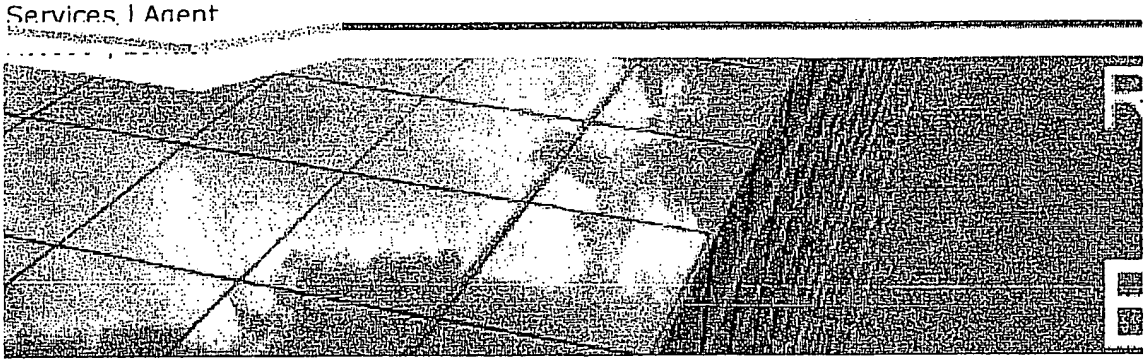
At CATIC, we know that when an attorney is involved with a real e state transaction, the homebuyer's interests are protected.

CATIC will continue to promote the importance of attorneys in real estate transactions and to play an instrumental role in real property procedures at the state, regional, and national levels.

CATIC
Access to Success®

SCHEDULE B

Our
Services | Agent



Financials
Annual Report
Form 10-KSB
Why Use CATIC
Careers

CATIC® is the major operating subsidiary of its parent holding company, CATIC Financial, Inc. CATIC is New England's largest domestic and only Bar-Related® title insurance underwriter.

The Company has been in business for more than forty years. The Company has seven offices throughout New England and issues its policies through a network of more than 3,000 attorney agents. CATIC is currently licensed in Connecticut, Massachusetts, Rhode Island, Vermont, Maine, New Hampshire and New Jersey.

The Company is an underwriting member of the American Land Title Association (ALTA), the New England Land Title Association (NELTA) and the North American Bar-Related® Title Insurers. The Company offers standard ALTA policies, as well as expanded protection policies, for both residential and commercial properties. We annually insure mortgages issued by more than 1300 lending institutions. The Company has received an A' rating from Demotech and a B+ from Kroll Bond Ratings (fomerly Lace).

CATIC is dedicated to providing high-quality professional services to its policy-issuing attorneys, its insured lenders and home-buyers, and other members of the real estate community.



SCHEDULE C

CATIC
Access to Success®

CATICTrac®

A Mortgage Release/Discharge Tracking Service

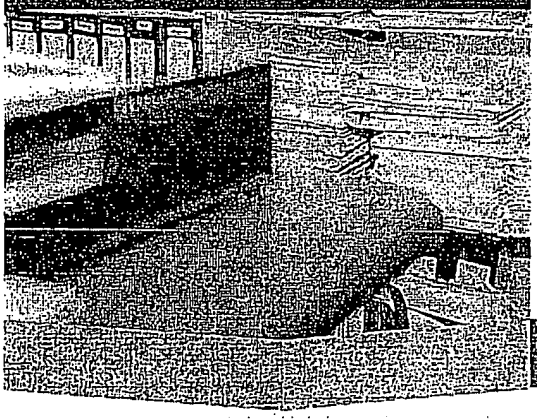


Eliminate the Hassles

Fee:	Service Fees (per mortgage)	Recording Fees
CT	$35.00	$53.00
MA	$35.00	$75.00 + postage where applicable
RI	$35.00	$49.00
NH	$35.00	$42.44 (includes NH LCHIP surcharge and postage)
Aged	$125.00	Plus applicable recording fees

Please remit CATICTrac requests separately from the policies. Also, kindly combine the service and recording fees in one check made payable to CATICTrac.

Please note: If the mortgage lender has deducted the recording fee from the payoff, do not submit a check to CATICTrac for the recording fee.



Now you can eliminate the hassle of tracking mortgage releases/discharges with CATICTrac, our mortgage release/discharge tracking service.

The Service:
When you are paying off *institutional mortgages*, CATICTrac will track, obtain and record the release or discharge for those *institutional mortgages*. We also provide our agents with a copy of the recorded releases via e-mail.

Ordering:
In your Request for Release letter, direct the lender to forward the release to "C" Trac at the address listed below. For your convenience, we've included a sample letter on the reverse side. To ensure the accuracy of the release, be sure that the original mortgage recording information is completely filled out as indicated in the sample letter. Please enclose a copy of your request for release letter, payoff letter and pay-off check and borrower authorization form (if not part of the payoff letter), a copy of the Schedule B or title search showing the encumbrances, together with a check made payable to CATICTrac for the appropriate fee(s) and send it all to:

"C"Trac, P.O. Box 529, Rocky Hill, CT 06067-0529

Responsibilities:
CATICTrac will:
- Follow up with lenders to procure a correct release of mortgage;
- Record the release in the proper jurisdiction;
- Provide you with recording information and a copy of the recorded release via e-mail;
- Verify that the correct release was recorded if the lender sent the release directly to the recording jurisdiction;
- Post an image of all recorded releases on our website for your retrieval.

Coverage:
Should your client sell or refinance prior to CATICTrac obtaining the release, CATIC will offer to insure without exception for the unreleased mortgage.

Reporting and Viewing:
By logging on to www.CaticAccess.com, you can access the status of a file as well as view and print out the release/discharge for your records. CATICTrac allows you to view the status and the release documents for *all* files, just as if it were public record.

Aged Release Tracking:
If you have an older file with a payoff made at least a year ago, CATICTrac has an Aged Release Tracking Service! Provide a copy of the recorded mortgage and any assignments, as well as your recent title search, and any supporting documentation that will assist us in obtaining the release. If we cannot provide a recorded release in a reasonable amount of time, CATICTrac will send you a full refund. Please refer to the side bar for the fees for this service.

access status of your releases/discharges

www.CaticAccess.com

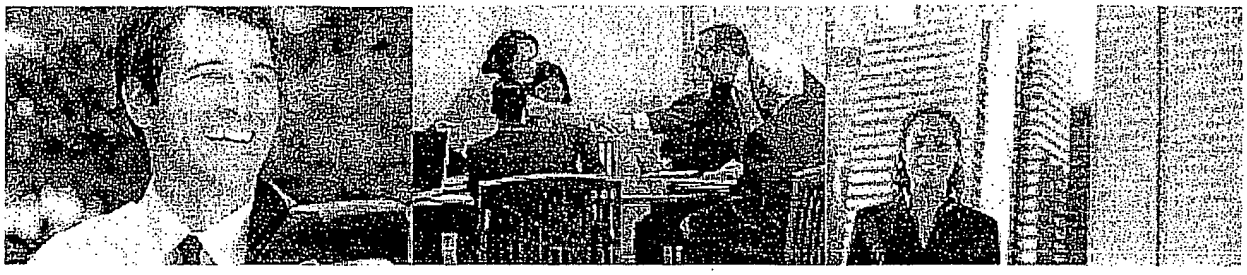
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CATIC Access to Success®

www.CaticAccess.com

SCHEDULE D

Your Access to Success



Financial/Rating Information Where We Do Business Agency Requirements Home

PRODUCTS AND SERVICES

PrepExpress®

SOFTWARE TO MAKE REAL ESTATE TRANSACTIONS EASIER



PrepExpress is CATIC's customized closing software, developed in-house by our knowledgeable IT staff, with input from paralegals and attorneys who use the software every day. PrepExpress, along with future updates and enhancements, is offered exclusively to CATIC Agents at no cost. That's right– no cost. Just one of the many benefits of being a supportive CATIC Agent. For more information, click here.

Commercial Services



At CATIC, we have a dedicated commercial staff, comprised of both real estate attorneys and paralegals, available to assist you with your commercial deals. Their experience and expertise will help you meet the unique challenges of commercial transactions, whether you are dealing with a gas station, regional strip mall, industrial building or an office complex. Call CATIC and let us assist you with all of your commercial needs. When you think of CATIC—think commercial. For more information, click the link to your state. Connecticut; New Hampshire; Massachusetts; Rhode Island.

CATICTrac

A MORTGAGE RELEASE/DISCHARGE TRACKING SERVICE



Tired of tracking your clients' releases? When paying off institutional mortgages, CATICTrac, our mortgage release/discharge tracking service, will track, obtain and record the release or discharge for you. You can access all of the releases CATICTrac has obtained by simply logging on to our website. We will also provide our agents with a copy of the recorded releases via e-mail. For more information, click the link to your state. Connecticut; Massachusetts; Rhode Island; New Hampshire.

Interactive Web Site



CaticAccess.com is a full-service, interactive web site. The site is always available, allowing CATIC Agents access to information and services at their convenience. Here is just a sampling of what Agents can do by logging on:

- Search our back title library and place title search requests;
- See what educational opportunities are available a CATIC Academy, our on-line learning center, as wel register for upcoming programs; and
- Find out "What's New?" by accessing CATIC publica and recent "Of Interest" postings.

For more information, click here.

For years, our Agents throughout

At CATIC, customer service is a top

Title Services



Connecticut and Rhode Island have relied on CATIC for the best in title searching. Why use CATIC for your title searching? Because we offer Easy Ordering, Fast Turnaround, and Low Cost. We also have a vast library of back title as CATIC has been insuring properties in New England for over four decades.

Whether your search is commercial or residential, simple or complex, call CATIC. For more information, click here for Connecticut; here for Rhode Island.

Post-Closing Services

SPECIFICALLY DESIGNED TO SAVE YOU TIME AND MONEY



CATIC offers complete post-closing services designed to save you time and money. Post-closing services include:

- Preparing endorsements including corrective, commercial and customized endorsements
- Title continuances for endorsements including bring downs
- Providing copies of recorded documents
- Preparing duplicate policies and providing copies of existing policies
- Review and recording of mortgage For more information, click here.

Field Services

priority. That's why all of CATIC's field staff are paralegals and attorneys with real estate law firm experience.

YOUR ACCESS TO SUCCESS



Because of this firsthand experience, they know their way around a real estate file and understand the pressures your law firm and staff deal on a regular basis. Their goal is to provide you with whatever you need to close the deal. For more information, click the link to your state. Connecticut; Massachusetts; Rhode Island; New Hampshire.

CATIC M.A.P.

Marketing Assistance Program℠

LOOKING FOR SOME DIRECTION?



Current market conditions, federa reform, as well as the proliferatio "witness only" or "notary closing: make sustaining and growing yo estate practice very challenging.

Positioning yourself strategically to capture business g forward is imperative. CATIC M.A.P.℠, a web-based, interactive Marketing Assistance Program available exc to CATIC Agents, was developed as a roadmap to assi with your marketing efforts. As a CATIC Agent, you wil to take advantage of the numerous offerings available this new initiative, the first being RESPA Relief. For mor information, click here.

SCHEDULE F

CHICAGO TITLE
INSURANCE COMPANY

NEWS & LINKS

****NEW****
Chicago Title & Trust Company Celebrates Its 160th Year

Anniversary Video: Chicago Title Celebrates 160 Years in Business
(Requires Flash)

Multi-State Captive Reinsurance Settlement

OFAC SDN Search

OFFICE LOCATOR

County: All Counties

State: All States

Submit

RATE CALCULATOR

We're providing a new service to customers to get an idea of possible transaction costs.

Click here for details

*Welcome ...

Chicago Title Insurance Company



Throughout the years, Chicago Title Insurance Company has grown in stature with a solid reputation for integrity and standing the test of time. In 1920 the scope of the Company's business extended beyond Cook County, Illinois where it started in 1847. In the late 1940s, Chicago Title moved to 111 W. Washington Street and continued developing and expanding its extensive statewide organization.

In the 1950s Chicago Title reached beyond its state borders to increase its title insurance business. It was then, Chicago Title Insurance Company, as we know it today, was developed as a wholly owned subsidiary of Chicago Title and Trust Company.

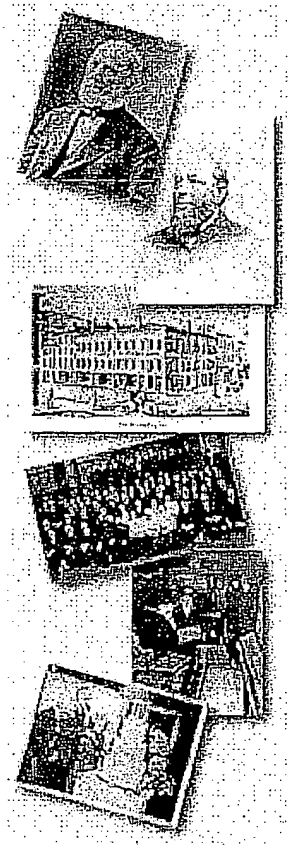
In March 2000, Chicago Title Insurance Company merged with FNF to become one of the largest title companies in the nation. Much has changed in 160-plus years, but the fundamental principles upon which the Company was founded are steadfast. They are outstanding customer service, untarnished reputation for integrity and a rock solid, enduring identity that is synonymous with the necessary expertise to insure your most prized asset: your home.

160 Years & Beyond

Chicago Title and Trust Co. dates back more than 160 years through the succession of several firms and corporations that were engaged in the abstract and title business in Cook County, Illinois.

More...

BUILDING FOR OVER 160 YEARS
EST. 1847



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The statements made on this web page and any page that follows within the Chicago Title Insurance Company website are not intended, and shall not be construed to expressly or impliedly issue or deliver any form of written guaranty, affirmation, indemnification, or certification of any fact, insurance coverage or conclusion of law.

SCHEDULE G

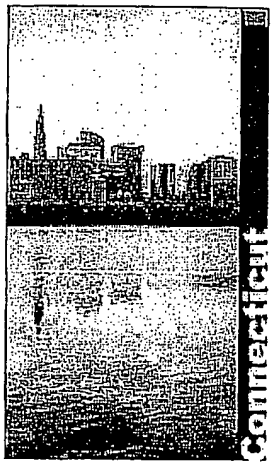
CHICAGO TITLE INSURANCE COMPANY

CONNECTICUT

Connecticut

Castle-Track

Home
Products & Services
Industry Links
National Title Info
Form Center
Agent Log On
CPL System
Supply Order
Order Tracking
Search Title System
Calculators
Help Desk
Contact Directory
Escrow Faxing
Data Exchange
Feedback
FAQ
Corporate Headquarters
Safe Deposit Access
Privacy Policy
Site Feedback



Login

Username

Password

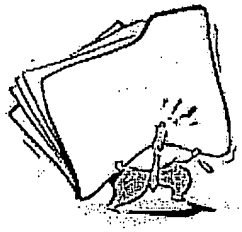
Login

A Chicago Title Insurance Company Release Tracking Program.

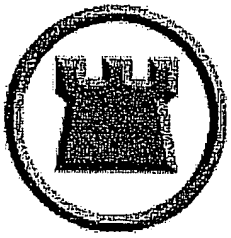
Castle-Track Forms

- Release Tracking Agreement
- Blank starter form
- Release Tracking brochure
- Release Tracking Litigation Documents

What does a Release Tracking and Management Program mean to you?



- On line access to tracking and reports.
- Strength of the largest title insurer pursuing the release on your client's property.
- Consistent follow-up on un-returned releases from various lenders by one contact.
- Recording of documents in the appropriate land records, even when lenders forward them to the wrong town hall.



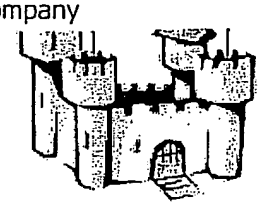
How does it work?

- You forward a completed information sheet on each file, together with recording and release tracking fee, to our Hartford, CT office. This form is available in MSWord for ease of data entry!
- We provide you with cards to include with your payoff letter instructing the lender to send the release directly to our Hartford, CT office.
- Our staff tracks the receipt of each release and records it in the town hall. You will receive an email notifying you to obtain your monthly reports via our www.cticne.com website that will reflect your release activity.
- If no release is obtained within 30 days after we receive your information sheet, we will contact the seller's attorney, lender and/or town hall to obtain a copy.
- At closing you have the option to participate in a litigation service if the lender fails to return the release past the statutory period.

Chicago Title...where your clients' homes are their



"Castles"!



Release by Affidavit

- If a release by affidavit is necessary, we will need assistance from your staff to obtain a copy of the returned check from the lender.
- A $10.00 fee will be charged if this additional step becomes necessary.

Please call your local Agency Manager to register for this service today!

- Providence (401)431-0900
- Hartford (800)848-4947
- Stamford (800)225-2628
- Danbury (203)743-7021

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Press Releases
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FasTrax

SCHEDULE H

About SMS

First American SMS, specializes in providing automated workflow solutions and services for the real estate industry. Serving this industry since 1974, our primary focus is to develop new and unique technology alternatives that allow our customers to operate more efficiently and productively.

With over 2,600 software applications installed in 1,500 offices nationally, our diverse family of products and services include settlement, title plant, imaging and online tracking systems; trust accounting, 1099, financial services and system integration solutions.

First American SMS employs over 200 people who work out of our 10 offices across the country. We deliver the complete turnkey solution including consulting, configuration design, networking, hardware, installation, training, maintenance and support.

Contact Information:

Corporate Headquarters
First American SMS
200 Commerce
Irvine, CA 92602

Phone: (800) 767-7832
Fax: (714) 250-1300
e-mail: sms.fastrax@firstam.com

Click here for more detailed information about First American SMS products and services.

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(800) 767-7832 or (714) 250-1400

FasTrax

SCHEDULE I

Sign Up Now

Fas*Trax* Member Services

Sign In

Quick Links

NEW! PayoffAssist.com

FasTrax Title Clearing

Recorded Document Search

Our Fas*Trax* Service Team will bear the responsibility of pursuing the paid-off lender for the appropriate document, confirm it for correctness and record it on the appropriate land records.

Start using Fas*Trax* today and focus your staff and resources on more critical, revenue generating activities.

Services

- Efficient and accurate handling of documents
- View the status of your files on-line 24/7
- View, download and print images of recorded documents on-line 24/7
- Access to toll-free customer service from the Fas*Trax* Service Team
- Place your orders on-line and receive instant order confirmation

Benefits

- Increased productivity and profitability for your office
- Eliminate the need for your staff to follow up with lenders
- Free up staff and resources to focus on revenue generating activities
- Manage your release, discharge, satisfaction or cancellation activities on-line

Privacy | © 2011 First American SMS
(800) 767-7652 or (714) 250-1400

SCHEDULE N

PROPERTY INSIGHT

CONTACT US

Services Get to Know Us More Products Recon Department

Get to Know Us

Tracking Title Defect Clearing Doc Prep Lender Services Statutory Recons Fees and Reports Sign Up



Click here for a company fact sheet

Click here for a market summary report

Offering More Services So You Can Offer More

A company comprised of bright, energetic professionals, Property Insight has always looked to offer more services and data for it's customers since it was established in 2000.

Through a successful relationship with the post closing experts at TractTracker, Inc, Property Insight is able to give customers access to the most knowledgeable staff.

We have added these new opportunities for our customers to grow and prosper keeping our aim to support them with superior products and with special services that support their operations whenever they want or need them.

We invite you to join us in our pursuit of perfection for your business and the title industry.

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SCHEDULE O

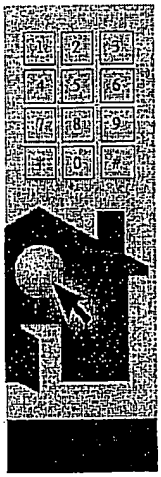
PROPERTY INSIGHT

CONTACT US

Services Get to Know Us More Products Recon Department

Reconveyance and Release Tracking

Tracking Title Defect Clearing Doc Prep Lender Services Statutory Recons Fees and Reports Sign Up



Tracking From Start To Finish

Files submitted for tracking are continuously tracked until a completed reconveyance or release can be confirmed.

Paid loans that are not cleared within the statutory time line can be either referred back to the client for follow up (tracking only service) or can be followed up on by Property Insight's Reconveyance and Release Department (full service tracking and processing).

Both tracking services allow a client to provide their customers with a higher level of customer service and maintain RESPA compliance.

Online Orders
Sign in and complete a tracking form and submit.

Email Orders (submitted into client Work Q's)
To submit orders to your work q please include a copy of your title commitment, payoff statement, and payoff check or wire. Please also include a copy of any credit line closure letter.

Mail Orders
Clients who wish to submit via mail, may mail a reconveyance tracking package to one of our centers. A reconveyance tracking package consists of a title commitment, payoff statement,payoff check or wire, and any credit line closure letter

National Recon Center's Addresses Listed Here

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SCHEDULE P

NATIONWIDE Title Clearing

- Request information
- Contact us by phone 1-800-346-9152

HOME SERVICES ABOUT CONTACT CLIENT LOGIN

:: Welcome

Nationwide Title Clearing, Inc. is the leading national post closing service provider for the residential mortgage industry's top lenders, servicers and investors. Nationwide Title Clearing specializes in building customized service solutions such as lien release services, document retrieval, property reports, title searches, assignment services, post closing services, final/trailing document services and services related to portfolio sales, transfers and clean-ups. NTC also provides a full spectrum of document imaging and image hosting services.



Nationwide Title Clearing is located in beautiful Palm Harbor, Florida, a community in the Tampa Bay area and was founded in 1991 and incorporated in 1992.

What makes NTC unique is our extremely high level of service and customizable processes combined with our competitive pricing. We approach our client relationships as a partnership and we continually offer solutions to improve efficiency and lower costs for our clients.

Nationwide Title Clearing offers full life of loan services that have natural cost effective synergies, from origination through to loan sale or payoff. All of our services are built around and seamlessly integrate with specific client needs, systems and processes.

NTC's staff is very highly trained in the real estate and mortgage industry. Throughout the years NTC has developed personalized and extensive customer service procedures for our clients. There are several executives monitoring your account from different areas of responsibility to ensure total client satisfaction and adherence to Service Level Agreements.

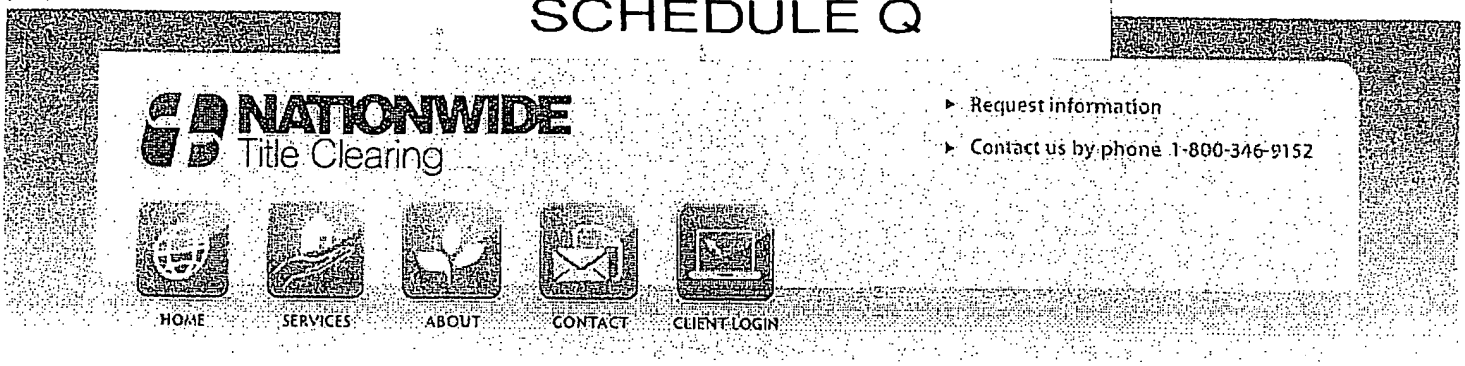
Nationwide Title Clearing has unique quality control mechanisms built into our proprietary software system and throughout our process. We maintain strictly controlled audit standards throughout every step of the process for the highest degree of accuracy and consistency. NTC executives and staff are among the top

professionals in the document services industry. All of our employees are highly trained and all are required to pass NTC's strict training and quality control standards to ensure that all processing is accurate and error free.


Read the Nationwide Title Clearing Blog for the most current news and updates.

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SCHEDULE Q



:: About ReleaseLINK

Nationwide Title Clearing, Inc. recently unveiled its new web service for Lien Release clients, ReleaseLINK. This innovative new feature has been added to existing web service features. ReleaseLINK allows clients to be fully connected with NTC for lien release processing like never before.

ReleaseLINK is offered to existing clients for no additional fee. New clients will also incorporate these new features as a standard value-added service for no additional cost beyond the standard release service fee.

Clients access ReleaseLINK through the Secure Client Access portal on the Nationwide Title Clearing website. Once logged in clients have the option to Partial Order Entry or Full Order Entry, Exception Handling, Quality Control and Administrative actions.

New Customers: Email us for details on how to get started.

Existing Clients: Click here to access ReleaseLINK.

ReleaseLINK Features Services Include:

- Enter orders directly into the NTC system for releases to be processed by NTC.
- Perform complete data entry for releases with step-by-step prompts to enter required information according to each state and county guideline.
- Online content-specific help provided throughout the site.
- Quickly view and clear exceptions online.
- Upload images and legal descriptions.
- Easily place orders for NTC to research and clear exceptions.
- Import orders directly into ReleaseLINK.
- Expanded search tools.
- Extensive Quality Control mechanisms and features to verify accuracy of the information entered into ReleaseLINK data entry or exception processing.
- Ability to assign multiple users to your account with varied user access rights.

Benefits of ReleaseLINK Services:

- User-friendly system for client with built-in prompts to enter all the information necessary to prepare a release according to each unique county and state requirement.
- The advanced data entry system is programmed to remove the guesswork and difficulty from the process and includes online help content for every step of the way.
- Quickly resolve exception files and prevent files from going out of compliance.
- If you are utilizing outsourcing arrangements for some or all of your data entry or research you now have the ability to enter the information from anywhere in the world for immediate processing at NTC.
- There is no software to download or complicated training procedures because ReleaseLINK is a simple self-service web feature and requires no updates or downloads.
- All of ReleaseLINK features include extensive Quality Control options for clients to easily verify and check information entered in ReleaseLINK to ensure 100% accuracy and improved methods to track internal accountability. Quality Control tools are available to be performed on all aspects of the process.
- Clients now have the ability to assign varied rights to different users of the ReleaseLINK system. Access is granted or denied for each user to each portion of the system, such as the Data Entry, Quality Control, Exception Handling and Research Ordering features at the client administrator's discretion for information security and data integrity safeguards.
- Utilize your key core local staff for vital production directly within the NTC system.

Back to Lien Release Services

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Contact Final Trac today!

Take the stress out of your post closing release tracking.

Toll Free: 866-416-TRAC(8722)
Local: 860-236-8886



About Us

Final Trac, LLC is a full-service, independently owned, Connecticut-based title clearing and release/discharge tracking company, doing business in all 50 states. Final Trac was formed in 2006 by colleagues and friends, Linda J.H. Aparo and William "Billy" Snider. Together they bring over one-quarter-century of experience in the real estate industry. Before starting Final Trac, Linda was Assistant Vice President and Agency Manager for a National Title Insurer; and Billy was the owner/manager of a significant New England real estate practice.

Through their experiences, they both witnessed first-hand how there was a growing need for a service to effectively track and record the required releases/discharges of liens for real estate practitioners. They later learned there was an industry wide need to cure defective titles that had outstanding issues preventing the real estate transaction from moving forward. The job was either not being done and holding up closings in the future or the documents were recorded ineffectively.

Final Trac was born out of an email to each other questioning the possible business opportunities created by this need. The email is still posted on our wall in our office.

Final Trac, LLC is an independent full service release/discharge tracking company providing release tracking services in:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

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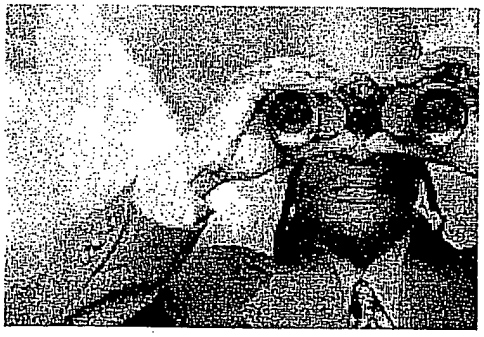
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Have you spent endless hours trying to locate a Lender?

Have you exhausted all avenues trying to get a corrected discharge or missing assignment? Let Final Trac do all of the work for you and obtain the document you need to resolve your problem – all for a flat fee!

Sign up today!



Full Service Title Solutions

Final Trac, LLC is the industry leader in title solutions, providing services in all 50 states. Our company was started in order to fulfill a need that was not being met in the transactional real estate marketplace. We provide a necessary service in acquiring releases/discharges and ensuring that they are recorded timely and correctly. In a time when lending institutions are failing or changing hands, it is important to obtain your release immediately after closing to assure a clean title. We also cure existing title issues, also known as a "clouded title", by locating documents needed to make sure your closing transaction can close. We save our clients – real estate practitioners and title companies – significant money, as well as removing hours of work from their staff, and possibly the most important service is how Title Tracking helps to further the important public policy of promoting the proper and timely recording of releases of mortgage and cleaning up title defects in the land records.

Final Trac, LLC is an independent full service release/discharge tracking company providing release tracking services in:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

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Why we're different

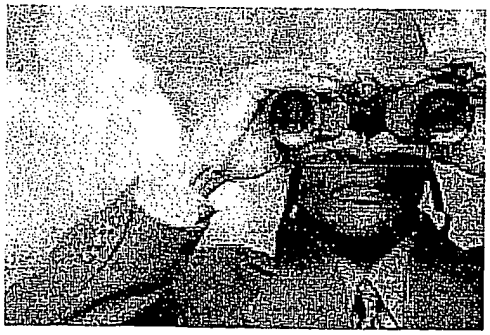
Final Trac makes sure your discharges and assignments are recorded timely and correctly.

We will track ANY lien that needs to be released.

Access to your Account 24/7.

Monthly reporting.

Sign up today!



Settlement Release Tracking

Whether the transaction is a **Sale**, **Purchase**, or **Refinance**, our Settlement Release Tracking Services should be utilized, and include the following: At any closing transaction where a mortgage, or other lien is being paid off, we track the paid-off note/lien and ensure that a proper and timely release of mortgage/lien is prepared, delivered, and recorded in the appropriate land records.

Here are some of the functions that Final Trac personnel perform after the release has been recorded:

1. Obtaining the original recorded release;
2. The entering all of the relevant recording information onto our website, which is immediatley accessible to our clients;

3. The uploading of a viewable/savable/printable pdf. version of the recorded release onto our website; Add this file to our individual monthly report that gets emailed to all of our clients informing them of any activity on their account; and
4. Return the original recorded release in an envelope to the borrower.

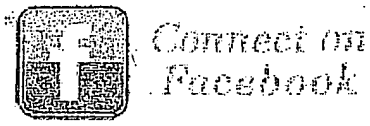
By hiring Final Trac to perform your Release Tracking, you accomplish three very important goals:

1. You and your staff no longer have to undertake the Release Tracking burden;
2. You pay nothing for the service, as it is a very reasonable pass-through cost to the borrower; and
3. You pass on any liability stemming from the release tracking to Final Trac, as we will indemnify you on any and every file for which we have undertaken the Release Tracking.

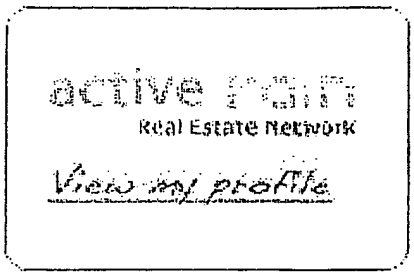
Final Trac, LLC is an independent full service release/discharge tracking company providing release tracking services in:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, Wyoming.

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ABCUTUS WIKI



SCHEDULE U



Settlement Tracking Online Form

Username (email)	
Password	
	Login

Forgot Password

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SCHEDULE V

ABOUT US

With origins that can be traced back 150 years, Fidelity National Title Insurance Company, through its underwriting subsidiaries, is one of the nation's premier real estate service companies, providing title insurance and other real estate-related products and services.

Fidelity employees are committed to providing our customers with a level of satisfaction that is unparalleled in the title insurance industry. Based on our experience and expertise, we are confident that you'll appreciate the Fidelity Difference.

THE FIDELITY COMMITMENT

At Fidelity, commitment is not just a word--it's a conviction. We take pride in our desire to serve our customers to the best of our ability. The quality of Fidelity's customer service and the level of employee loyalty and commitment are enhanced by our employee stock ownership. Stock ownership serves as a motivational force for Fidelity employees who recognize the Company's success is dependent upon their efforts and contributions.

Fidelity employees uphold the six corporate precepts upon which the Company was founded:

Bias For Action
Autonomy and Entrepreneurship
Employee Ownership
Minimal Bureaucracy
Close Customer Relationships
Highest Standard of Conduct

HISTORY OF FNTIC

1848
Western Title Insurance Company (now Fidelity National Title Insurance Company of California) traced its origin to C.V. Gillespie (founder), a notary public and searcher of records in San Francisco.

1906
At the time of the San Francisco earthquake and fire, employees of Western Title Insurance Company and their wives were credited with saving the title plant and other valuable records of the company.

1920
The original Western Title Insurance Company was formed.

1961
Fidelity National Title Insurance Company (FNTIC), a Nebraska corporation, received a certificate of authority and began doing business in Nebraska.

1980
FNTIC acquired the assets of a small underwriter in Tucson, Arizona. It was at this time that the Company's current principals were first affiliated with FNTIC.

1981
FNTIC, with agency operations in the Arizona counties of Maricopa and Pima, was purchased from CIGNA. FNTIC was ranked 48th in the country among title insurance companies with revenue of $6.2 million.

Corporate offices for FNTIC were moved from Denver, Colorado, to Scottsdale, Arizona.

1984
Controlling interest of FNTIC was sold to Fidelity National Financial, Inc. ("Fidelity" or the "Company"), its present holding company. William P. Foley, II, became President and Chairman of the Board.

1985
The Securities and Exchange Commission approved the sale of Fidelity's stock to the employees of its various subsidiaries. Fidelity became the nation's first and only employee-owned title insurance underwriter.

1987
Fidelity began trading on the American Stock Exchange under the symbol FNF.

Fidelity Acquired Western Title Insurance Company.

Fidelity moved corporate headquarters from Scottsdale, Arizona, to Irvine, California.

1989
Fidelity acquired Western Title in Portland, Oregon.

Fidelity purchased an El Paso-based title agency, which represented Fidelity's first direct title operation within the state of Texas.

1991

Fidelity established Premier Lenders, a concept unique to the title industry. All title work for lenders in the California counties of Los Angeles, Orange, Riverside, San Bernardino and San Diego is performed out of one regional office.

1992
Fidelity began trading on the New York Stock Exchange under the symbol FNF.

Fidelity acquires Meridian Title Insurance Company, and Security Title and Guarantee Company, expanding Fidelity's direct operations base to include

SCHEDULE W

FIDELITY NATIONAL TITLE INSURANCE COMPANY | FNTrack RELEASE TRACKING

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Experience the Difference!

elcome to FidelityRT.com, your online source for Release Tracking! As one of the nation's leading title insurance companies, Fidelity National Title is pleased to present this web site designed for your Release Tracking needs. Here, you can find information on your Release Tracking files, as well as helpful resources for your real estate transactions.



Client Login

Username:

Password:

Login

Forgot password?

Our Mission

lth over forty-five years of experience in the industry, Fidelity strives to be your number one source for real estate solutions. Our dedicated team is committed to ensuring the mortgage you have paid off gets properly released of record. Expect only exceptional and dependable service; that is our guarantee.

We Take You To The End Of The Line!

We won't rest until your mortgage is released. If necessary, FNTrack will prepare and record a statutory Section 49-8a affidavit to release the mortgage. With our FNTrack Express program, that's included in the original fee!

For no additional charge, FNTrack agents can take advantage of our PLUS program, which includes enforcement of the penalty provided by C.G.S. Section 49-8. To see the details of this program Click Here.

Do you need release tracking services in Rhode Island and Massachusetts? We cover those states too!



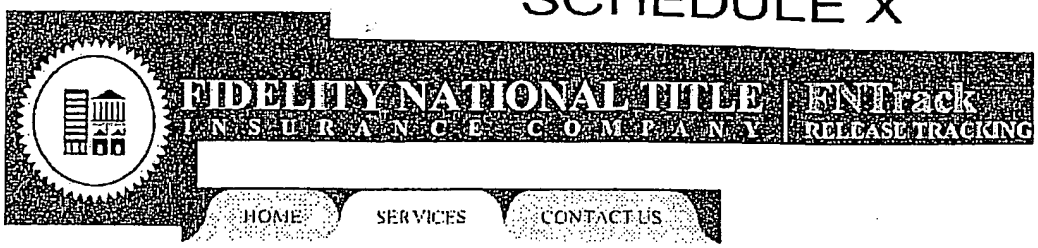


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SCHEDULE X





FNTrack Express
Simplify your closing prep and bookkeeping with a single, one time payment.

ForecloseTrack
For Payoffs made in Foreclosure!

FNTrack Plus
Best Penalty Enforcement Service in Connecticut!

Out-of-State
Discharge Tracking Program For Massachusetts and Rhode Island

FixTrack
For Older Mortgages and Liens!

FNTrack Express

A new payment plan for Fidelity's Release Tracking program. FNTrack Express provides for a single, one time payment that allows you to simplify your closing prep and bookkeeping.

HOW DOES IT WORK?

Under the customary release tracking program, you pay a release tracking fee of $35, plus an additional $53 for recording. When you use FNTrack Express, you pay only a single, flat release tracking fee of $85; there is no additional payment for recording fees - Fidelity pays these out of the tracking fee.

What are the advantages? There are several advantages to this new payment procedure. Consider the following:

- There is no longer a need to cut separate checks for the tracking fee and the recording fee – you simply cut one $85 check to Fidelity.
- There are no longer any returned $53 recording fee checks to deal with and account for. The $85 is a flat fee payment.
- Under our regular payment system, the $35 fee does not include additional recording fees needed for recording duplicate originals or missing assignments. Under FNTrack Express, the flat $85 fee includes these additional recording fees where necessary, even the cost to record the first page of a statutory affidavit, if required.
- In most cases, the $85 fee will be lower than the total cost under the regular payment plan ($35 + $53 = $88) The $85 flat fee must be submitted on all files, regardless of whether the lender is adding a recording fee to the payoff letter. This allows us to average out the costs of recording. Since the $85 is solely a tracking fee, the client is not being "charged twice" for the cost of recording.

top ^

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SCHEDULE Y

OREGON SECRETARY OF STATE
► Corporation Division

Business Name Search

New Search | Printer Friendly

Business Entity Data

04-06-2011
08:38

Registry Nbr	Entity Type	Entity Status	Jurisdiction	Registry Date	Next Renewal Date	Renewal Due?
502510-90	DBC	INA	OREGON	03-14-2008		

Entity Name	RECONVEYANCE INC
Foreign Name	

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Associated Names

Type	PPB	PRINCIPAL PLACE OF BUSINESS				
Addr 1	205 SE SPOKANE ST 300-60					
Addr 2						
CSZ	PORTLAND	OR	97202		Country	UNITED STATES OF AMERICA

Please click here for general information about registered agents and service of process.

Type	AGT	REGISTERED AGENT		Start Date	12-05-2008	Resign Date	
Name	D		ISENBERG				
Addr 1	205 SE SPOKANE ST STE 300-60						
Addr 2							
CSZ	PORTLAND	OR	97202		Country	UNITED STATES OF AMERICA	

Type	PRE	PRESIDENT			Resign Date	
Name	DENICE		ISENBERG			
Addr 1	205 SE SPOKANE ST STE 300-60					
Addr 2						
CSZ	PORTLAND	OR	97202	Country	UNITED STATES OF AMERICA	

Type	SEC	SECRETARY		Resign Date	
Name	DENICE		ISENBERG		

Addr 1	205 SE SPOKANE ST STE 300-60					
Addr 2						
CSZ	PORTLAND	OR	97202		Country	UNITED STATES OF AMERICA

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Name History

Business Entity Name	Name Type	Name Status	Start Date	End Date
RECONVEYANCE INC	EN	CUR	03-14-2008	

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Summary History

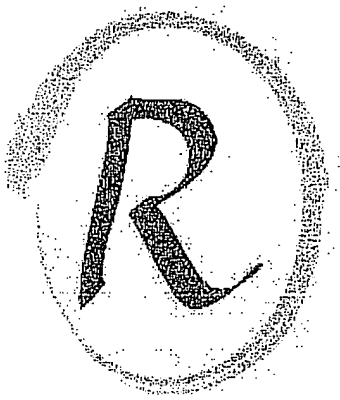
Image Date	Action	Transaction Date	Effective Date	Status	Name/Agent Change	Dissolved By
05-14-2010	ADMINISTRATIVE DISSOLUTION	05-14-2010		SYS		
03-19-2010	NOTICE LATE ANNUAL	03-19-2010		SYS		
11-04-2009	AMENDMENT TO ANNUAL REPORT	11-04-2009		FI		
04-30-2009	AMENDED ANNUAL REPORT	04-30-2009		FI		
03-20-2009	NOTICE LATE ANNUAL	03-20-2009		SYS		
12-05-2008	CHANGE OF REGISTERED AGENT/ADDRESS	12-05-2008		FI	Agent	
03-14-2008	ARTICLES OF INCORPORATION	03-14-2008		FI	Agent	

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SCHEDULE Z

Services



Reconveyance Inc

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We use the latest software and the largest national database to **track and process your reconveyances.** Orders are received via email, fax, or secure website. Orders are automatically uploaded into our system through client Work Q's. Our system continually downloads information from property databases, searching for your reconveyances or releases.

Reconveyance Inc . complies to all state laws in tracking and processing your reconveyances or other items that may encumbrance your title. If a lender does not provide our client a reconveyance or release within the appropriate amount of time we will generate a notice of intent or demand letter to the lender and a statutory release in compliance with state laws.

Our quality control department keeps scans off all documents generated by our system and received from outside parties including original reconveyance documents and orders. Our system is quick and secure.

One of the most unique things about our service and sets us a part from other tracking services is that our service fee of $20 to $25 includes recording and our minimal fee can be passed along to the grantor at the time of closing (in most states).

For customers who do not wish to track every paid in full loan but need our assistance in clearing title defects such as previous paid deeds of trusts and mortgages we offer title defect clearing for only $75 an item. We will gather as much information as possible for proof of payoff, contact the lender, and pursue a statutory reconveyance if needed and applicable

For a demo please call our office or go to the contact us page.

You will love the way we do business and our pricing. We offer a needed service with a new approach.

Please take a look at our agreement page for additional information.

Agreement Overview Page
Press Here